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MAJOR MEDICAL PRESCRIPTION DRUG AND DENTAL
PLANS IN ONTARIO COLLECTIVE AGREEMENTS

April 1975

Number 6



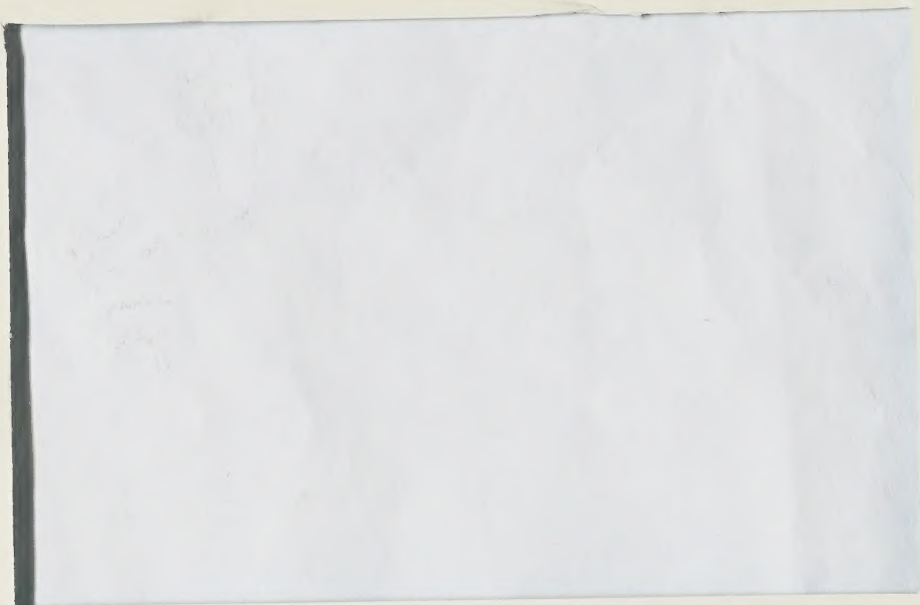
Ontario

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by

Research Branch
Ontario Ministry of Labour
June 1975

Hon. John MacBeth
Minister

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Deputy Minister



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INTRODUCTION

This paper is designed to give quick access to current information on the main elements of major medical, dental and prescription drug plans in Ontario collective agreements.

The Ontario Health Insurance Plan is a Government-sponsored plan of basic health insurance for all residents of Ontario. This plan covers physicians' services, hospital services (standard ward), nursing homes and homes for the aged, some home care, ambulance services, dental care in a hospital and up to a specified maximum for optometrists, chiropractors, osteopaths, and podiatrists. Group health insurance plans are available through private insurance carriers to supplement this provincial health care plan. Benefits available through this medium are either provided by one insurance package or by a series of separate insured plans such as prescription drugs, vision care, dental plans.

Many companies sponsor such plans to provide benefits for their employees. While some of these plans are provided unilaterally by the employer, others are negotiated with the unions. This report deals only with negotiated plans and is divided into three sections. The first section covers major medical plans. Where details of the plans were not contained in the agreements or employee handbooks, the data were obtained through a telephone survey. Detailed information on all aspects of the plans under consideration was not always forthcoming and so the "Not Specified" categories in the report are larger than is usual in this series. The second section of the report deals with those separate prescription drug plans which are not part of major medical plans and the third section covers dental plans.

Detailed tables on the main provisions of the plans, broken down by industry, have been prepared to provide information that will be useful in bargaining situations. For quick reference, the tables are preceded by a summary of their contents.

The information presented was drawn from an analysis of all Ontario collective agreements covering bargaining units of 200 or more employees working in industries other than construction. As of April 1975, when the analysis was prepared, there were 869 such agreements, covering 743,270 employees, on file with the Collective Agreements Library of the Ministry of Labour.

This report was prepared by Beth Kendall Jess assisted by Chester Spencer. For further information, please call Beth Kendall Jess at 965-6101.

MAJOR MEDICAL PLANS

Major medical plans (also known as Extended Health Care plans) are provided through private insurance carriers to cover all or part of those medical expenses not covered by O.H.I.P. An analysis of the 869 agreements on file shows that 509 (59 per cent), covering 64 per cent of the employees, have provision for negotiated major medical plans which cover a wide variety of services. Generally, prescription drugs and other such options are included under the major medical umbrella, but in 97 (19 per cent), of the 509 agreements with major medical plans, prescription drugs and/or dental plans are distinct plans paid for with separate premiums and activated by different eligibility rules.

The employer pays the full premium in the majority of the major medical plans. The employee, in most instances, is responsible for paying an initial annual deduction before he can claim for reimbursement of a percentage of the covered costs above this amount. However, there is a trend toward discontinuing both the deductible and the co-insurance (repayment of less than 100% of the covered costs). The employee may also be responsible for all the costs over the maximum amount allowed for each benefit period, or over his lifetime.

Employer Share of the Premium (Table 1)

The employer pays the entire premium in 342 (67 per cent) of the 509 major medical plans. This is particularly prevalent in manufacturing industries where the employer pays 100 per cent of the premium in 84 per cent of the 282 manufacturing plans, compared with 46 per cent of the 227 non-manufacturing plans.

As the following tabulation shows, in those plans where the premium is paid jointly by the employer and the employee, the former's share ranges from 50 per cent to 90 per cent of the premium. In 30 per cent of the 227 non-manufacturing plans the employer pays 50 per cent of the premium, particularly in health and welfare and in federal administration contracts.

Employer Proportion of Shared Major Medical Premiums

	<u>Number of Plans</u>										Total Shared Premium
	90%	85%	80%	75%	70%	66	2/3%	60%	50%	Other	
Manufacturing	1	4	7	2	2	1		2	17	9	45
Non-Manu- facturing	5	1	4	14	2	5		-	68	23	122
Total	6	5	11	16	4	6		2	85	32	167

Deductible Paid by Employee (Table 2)

The majority of the agreements (452) require that an employee pay an initial part of his medical expenses each year before he can be reimbursed for any of these costs. The amount of this deductible varies considerably; this accounts for the large "Other" category in Table 2. One form of deductible included in this category (in 61 of the plans, 12 per cent) is a flat annual sum which is the same for both single and family members of the insured plan. This sum ranges from \$10 to \$100 per year.

In 356 (70 per cent) of the plans, there is one annual deductible to be satisfied by a single member of the insured plan and a greater amount to be satisfied by a family member. These deductibles range from \$5 to \$75 for a single member and from \$10 to \$150 for a family member. There is little discernible pattern among this variety; for example, in those plans where the deductible for the single member is \$15, the deductible for the family member may be \$20, \$25, \$30 or \$100 depending upon the plan. However, the most common combinations (as shown in Table 2) are \$25 for a single member and \$50 for a family member in 26 per cent of the plans; and \$10 for a single member and \$20 for a family member in 25 per cent of the plans. The deductible in the 51 plans (10 per cent) with the Federal Government is \$25/\$40. The family deductible need only be satisfied once each benefit year, regardless of the number of eligible members of the family covered by the plan.

In 57 of the plans (11 per cent), there is no deductible to be satisfied and in 35 plans the amount is not specified.

Percentage of Expenses Reimbursed by Insurer (Table 3)

In 225 (44 per cent) of the 509 plans, there is no co-insurance, that is to say the insurance carrier reimburses the employee for the total amount of his covered medical expenses after the deductible, if any, has been satisfied. A greater proportion of the plans in manufacturing industries (53 per cent) than in non-manufacturing industries (33 per cent) have no co-insurance.

In the remaining plans, there is a co-insurance feature whereby the insurance carrier pays from 50 to 90 per cent of the covered expenses while the employee pays the balance. The most prevalent co-insurance formula (in 40 per cent of the 509 plans) is for the employee to pay 20 per cent and the insurance carrier to pay 80 per cent of the covered expenses after the employee has satisfied any deductible. In a small number of these plans, the co-insurance is on a 50/50 basis rather than 20/80 where expenses for mental illness are concerned.

The following tabulation shows the relationship between the most common co-insurance and deductible formulae.

Relationship Between the Most Prevalent Co-insurance
and Deductible Formulae

	<u>Number of Plans</u>				
<u>Deductible</u>	<u>Co-insurance</u>				
	<u>None</u>	<u>20/80</u>	<u>Other</u>	<u>Not Specified</u>	<u>Total</u>
None	50	7	-	-	57
\$10/20	78	43	8	1	130
\$25/40	-	51	-	-	51
\$25/50	51	64	18	-	133
Other	43	39	20	1	103
Not Specified	3	2	-	30	35
Total	225	206	46	32	509

The two most frequent combinations are a deductible of \$10/20 with no co-insurance (15 per cent of the plans) or a deductible of \$25/50 with 20/80 co-insurance (13 per cent). Most of those plans with no deductible also have no co-insurance (88 per cent); whereas most of the plans with no co-insurance do have a deductible (78 per cent).

Maximum Amount Payable

In 327 (64 per cent) of the 509 plans, the employee is responsible for all his medical expenses in excess of a limit set in the plan. The limits vary considerably among the plans but may be grouped into two categories. The first type of limit (71 plans, 14 per cent) is a maximum amount payable per year, ranging from \$1,000 to \$15,000, with the majority (40 plans) paying a maximum of \$5,000 annually.

The second category (128 plans, 25 per cent) is a maximum amount payable over the lifetime of the individual member of the plan and this ranges from \$3,000 to \$40,000. The most common lifetime limits are \$10,000 in 51 plans and \$30,000 in a further 51 plans, all the latter being with the Federal Government.

In most of the remaining 128 plans where the employee must pay for any medical expenses in excess of the maximum, full details were not available; in some agreements, the plan does not specify whether or not there is any maximum limit; in others, the amount has been specified, but not whether it is payable annually or over the employee's lifetime.

In the final 182 (36 per cent) of the plans, there is no limit set upon the amount payable to reimburse medical expenses.

Retirees

One hundred and sixty-four (32 per cent) of the plans state that employees will continue to be insured under their company's major medical plan when they retire. A further 153 (30 per cent) specifically exclude retirees from insurance coverage. In the remaining 38 per cent of the plans there is no mention made as to whether retirees are included or excluded from the major medical coverage.

Benefits

There is a wide range of benefits covered by major medical plans, depending upon the type of plan offered and upon the insurance carrier involved. Some or all of the following expenses may be covered by the plan:

- private or semi-private coverage in hospital
- ambulance
- dental surgery following accidents
- drugs, serums, vaccines, insulin
- blood, oxygen, radio isotopes, radium therapy
- anaesthetic, x-rays, iron lung, laboratory tests
- prosthetics, remedial devices
- private nurse, physiotherapy, physician, psychologist, chiropractor, naturopath, osteopath, masseur, podiatrist, speech therapist, Christian Science healer
- convalescent hospital, nursing home
- pregnancy complications
- out-of-province costs
- "all extras not covered by O.H.I.P."

In addition, 86 of the 509 agreements with major medical plans cover the cost of eyeglasses, generally providing payments of up to \$40 per insured person every 24 months. Sixty-three of the plans cover hearing aids, generally providing a lifetime payment of up to \$300.

TABLE 1

MAJOR MEDICAL PLANS - EMPLOYER SHARE OF THE PREMIUM

In Ontario Collective Agreements Covering 200 or More Employees, by Industry, as of April 1975

Industry	Total with Provision		Proportion of Premium Paid by Employer			
	Agrts	Empls	Agrts	Empls	Agrts	Empls
			100%		Other	
All Industries	509	474,057	342	330,316	167	143,741
Manufacturing	282	175,385	237	154,974	45	20,411
Foods and beverages	28	15,291	21	12,722	7	2,569
Tobacco products	3	1,423	3	1,423	-	-
Rubber and plastic products	17	9,581	17	9,581	-	-
Leather industries	5	1,966	5	1,966	-	-
Textile mill products	15	5,736	7	3,625	8	2,111
Knitting mills	2	729	1	466	1	263
Clothing industries	-	-	-	-	-	-
Wood products	3	667	3	667	-	-
Furniture and fixtures	9	3,233	7	2,691	2	542
Paper and allied products	23	9,933	23	9,933	-	-
Printing and publishing	8	5,621	2	416	6	5,205
Primary metal industries	16	24,683	14	24,128	2	555
Metal fabricating	31	11,001	29	10,581	2	420
Machinery, except electrical	15	6,093	15	6,093	-	-
Transportation equipment	23	26,792	21	26,213	2	579
Electrical products	39	32,188	31	28,767	8	3,421
Non-metallic mineral products	17	7,892	15	7,231	2	661
Petroleum and coal products	2	1,128	-	-	2	1,128
Chemical and chemical products	13	6,084	11	4,197	2	1,887
Miscellaneous manufacturing	13	5,344	12	4,274	1	1,070

TABLE 1 (Cont'd)
MAJOR MEDICAL PLANS - EMPLOYER SHARE OF THE PREMIUM

In Ontario Collective Agreements Covering 200 or More Employees, by Industry, as of April 1975

Industry	Total with Provision		Proportion of Premium Paid by Employer			
			100%			Other
	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	509	474,057	342	330,316	167	143,741
Non-Manufacturing	227	298,672	105	175,342	122	123,330
Forestry	3	1,390	3	1,390	-	-
Mining and quarrying	9	4,274	6	2,778	3	1,496
Transportation	13	14,007	6	7,830	7	6,177
Storage	1	225	-	-	1	225
Communications	8	33,725	4	29,241	4	4,484
Electric, gas and water utilities	11	15,930	10	15,666	1	264
Wholesale trade	3	1,012	3	1,012	-	-
Retail trade	10	13,594	10	13,594	-	-
Finance, insurance and real estate	1	501	-	-	1	501
Education and related services	43	18,658	13	4,506	30	14,152
Health and welfare services	27	10,030	2	726	25	9,304
Recreational services	1	234	-	-	1	234
Business services	5	2,192	2	537	3	1,655
Personal services	4	1,336	1	430	3	906
Miscellaneous services	-	-	-	-	-	-
Federal administration	42	83,472	-	-	42	83,472
Provincial administration	6	68,481	6	68,481	-	-
Local administration	40	29,611	39	29,151	1	460

TABLE 2

MAJOR MEDICAL PLANS - DEDUCTIBLE PAID BY EMPLOYEE

In Ontario Collective Agreements, Covering 200 or More Employees, by Industry

Industry	Total with Provision		Amount of Deductible Paid by Employee									
			None			× \$25 Single \$50 Family		\$10 Single \$20 Family		Other		
	Agrts	Empls	Agrts	Empls	Agrts	Agrts	Empls	Agrts	Empls	Agrts	Empls	Empls
All Industries	509	474,057	57	92,519	133		119,651	130	80,633	189	181,254	
Manufacturing	282	175,385	37	18,161	79		57,499	81	40,211	85	59,514	
Foods and beverages	28	15,291	1	1,207	6		2,749	10	5,190	11	6,145	
Tobacco products	3	1,423	3	1,423	-		-	-	-	-	-	
Rubber and plastic products	17	9,581	12	5,968	-		-	5	3,613	-	-	
Leather industries	5	1,966	-	-	3		1,254	-	-	2	712	
Textile mill products	15	5,736	-	-	8		3,601	6	1,892	1	243	
Knitting mills	2	729	-	-	-		-	1	466	1	263	
Clothing industries	-	-	-	-	-		-	-	-	-	-	
Wood products	3	667	-	-	2		467	1	200	-	-	
Furniture and fixtures	9	3,233	1	275	2		522	3	1,344	3	1,092	
Paper and allied products	23	9,933	1	225	10		5,204	1	375	11	4,129	
Printing and publishing	8	5,621	3	2,998	1		216	1	200	3	2,207	
Primary metal industries	16	24,683	1	235	8		15,557	4	1,482	3	7,409	
Metal fabricating	31	11,001	3	680	10		3,089	7	2,030	11	5,202	
Machinery, except electrical	15	6,093	1	300	3		2,479	5	1,481	6	1,833	
Transportation equipment	23	26,792	5	2,284	3		913	4	2,290	11	21,305	
Electrical products	39	32,188	1	276	15		17,312	16	11,992	7	2,608	
Non-metallic mineral products	17	7,892	2	581	1		225	8	4,571	6	2,515	
Petroleum and coal products	2	1,128	-	-	-		-	-	-	2	1,128	
Chemical and chemical products	13	6,084	-	-	5		3,136	5	2,077	3	871	
Miscellaneous manufacturing	13	5,344	3	1,709	2		775	4	1,098	4	1,852	

TABLE 2 (Cont'd)

MAJOR MEDICAL PLANS - DEDUCTIBLE PAID BY EMPLOYEE

In Ontario Collective Agreements, Covering 200 or More Employees, by Industry

Industry	Total with Provision		Amount of Deductible Paid by Employee									
			None		§25 Single \$50 Family		§10 Single \$20 Family		Other			
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls		
All Industries	509	474,057	57	92,519	133	119,651	130	80,633	189	181,254		
Non-Manufacturing	227	298,672	20	74,358	54	62,152	49	40,422	104	121,740		
Forestry	3	1,390	1	637	-	-	-	-	2	753		
Mining and quarrying	9	4,274	-	-	4	1,827	-	-	5	2,447		
Transportation	13	14,007	-	-	3	1,805	3	7,880	7	4,322		
Storage	1	225	-	-	-	-	-	-	1	225		
Communications	8	33,725	-	-	4	29,241	-	-	4	4,484		
Electric, gas and water utilities	11	15,930	-	-	2	967	8	14,699	1	264		
Wholesale trade	3	1,012	-	-	-	-	-	-	3	1,012		
Retail trade	10	13,594	-	-	3	3,988	1	620	6	8,986		
Finance, insurance and real estate	1	501	-	-	-	-	-	-	1	501		
Education and related services.	43	18,658	4	1,153	17	6,975	9	2,462	13	8,068		
Health and welfare services ...	27	10,030	1	710	10	3,552	9	3,038	7	2,730		
Recreational services	1	234	-	-	-	-	-	-	1	234		
Business services	5	2,192	-	-	1	325	-	-	4	1,867		
Personal services	4	1,336	1	315	1	372	1	430	1	219		
Miscellaneous services	-	-	-	-	-	-	-	-	-	-		
Federal administration	42	83,472	-	-	-	-	-	-	42	83,472		
Provincial administration	6	68,481	6	68,481	-	-	-	-	-	-		
Local administration	40	29,611	7	3,062	9	13,100	18	11,293	6	2,156		

TABLE 3

MAJOR MEDICAL PLANS - PERCENTAGE OF EXPENSES REIMBURSED BY INSURER*

In Ontario Collective Agreements, Covering 200 or More Employees, by Industry, as of April 1975

Industry	Total with Provision		Percentage Reimbursed by Insurer*							
			100 Per Cent		80 Per Cent		Other			
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls		
All Industries	509	474,057	225	198,220	206	222,165	78	53,672		
Manufacturing	282	175,385	151	86,347	88	55,502	43	33,536		
Food and beverages	28	15,291	12	6,617	10	4,343	6	4,331		
Tobacco products	3	1,423	1	646	-	-	2	777		
Rubber and plastic products	17	9,581	14	6,838	2	2,333	1	410		
Leather industries	5	1,966	1	380	2	1,040	2	546		
Textile mill products	15	5,736	8	2,206	7	3,530	-	-		
Knitting mills	2	729	1	466	1	263	-	-		
Clothing industries	-	-	-	-	-	-	-	-		
Wood products	3	667	2	422	1	245	-	-		
Furniture and fixtures	9	3,233	3	1,269	4	1,291	2	673		
Paper and allied products	23	9,933	7	3,087	12	5,410	4	1,436		
Printing and publishing	8	5,621	4	3,198	2	526	2	1,897		
Primary metal industries	16	24,683	11	16,533	2	1,065	3	7,085		
Metal fabricating	31	11,001	18	6,626	10	3,452	3	923		
Machinery, except electrical	15	6,093	8	2,580	5	2,763	2	750		
Transportation equipment	23	26,792	11	5,101	10	20,489	2	1,202		
Electrical products	39	32,188	24	17,819	6	3,091	9	11,278		
Non-metallic mineral products	17	7,892	14	6,756	3	1,136	-	-		
Petroleum and coal products	2	1,128	1	778	-	-	1	350		
Chemical and chemical products	13	6,084	5	2,971	7	2,913	1	200		
Miscellaneous manufacturing	13	5,344	6	2,054	4	1,612	3	1,678		

*Note: After the deductible, if any, has been satisfied.

TABLE 3 (Cont'd)

MAJOR MEDICAL PLANS - PERCENTAGE OF EXPENSES REIMBURSED BY INSURER*

In Ontario Collective Agreements, Covering 200 or More Employees, by Industry, as of April 1975

	Total with Provision	Percentage Reimbursed by Insurer*								
		100 Per Cent			80 Per Cent			Other		
		Agrts	Empls		Agrts	Empls		Agrts	Empls	
All Industries	509	474,057		225	198,220		206	222,165	78	53,672
Non-Manufacturing	227	298,672		74	111,873		118	166,663	35	20,136
Forestry	3	1,390		3	1,390		-	-	-	-
Mining and quarrying	9	4,274		4	1,827		5	2,447	-	-
Transportation	13	14,007		5	8,683		4	2,642	4	2,682
Storage	1	225		-	-		-	-	1	225
Communications	8	33,725		-	-		8	33,725	-	-
Electric, gas and water utilities.	11	15,930		10	15,666		-	-	1	264
Wholesale trade	3	1,012		1	300		2	712	-	-
Retail trade	10	13,594		-	-		9	11,837	1	1,757
Finance, insurance and real estate	1	501		-	-		1	501	-	-
Education and related services ...	43	18,658		16	4,587		16	7,240	11	6,831
Health and welfare services	27	10,030		10	3,997		11	3,933	6	2,100
Recreational services	1	234		-	-		-	-	1	234
Business services	5	2,192		1	212		1	325	3	1,655
Personal services	4	1,336		2	745		2	591	-	-
Miscellaneous services	-	-		-	-		-	-	-	-
Federal administration	42	83,472		-	-		42	83,472	-	-
Provincial administration	6	68,481		6	68,481		-	-	-	-
Local administration	40	29,611		16	5,985		17	19,238	7	4,388

*Note: After the deductible, if any, has been satisfied.

PRESCRIPTION DRUG PLANS

Many of the major medical plans cover drugs in their package of benefits. However, 43 of the 509 agreements with major medical plans and 138 of the other agreements on file have separate prescription drug plans (a total of 21 per cent of the 869 agreements). Sixty-nine per cent of the 181 plans are in manufacturing industries. This section of the report is concerned with these 181 separate plans.

Employer Share of the Premium (Table 4)

In 146 (81 per cent) of the 181 agreements with a prescription drug plan, the employer pays the entire premium. This is particularly evident in manufacturing industries where the employer pays 100 per cent of the premium in 91 per cent of the 125 manufacturing plans compared with 57 per cent of the 56 plans in non-manufacturing industries. In those plans where the premium is paid jointly by the employer and the employee, the former's share ranges from 50 per cent to 85 per cent of the premium.

Deductible Paid by the Employee (Table 5)

All but 5 of the 181 agreements require the employee to pay an initial part of his drug expenses before he can be reimbursed for any of these costs. Once this deductible has been satisfied, the employee is fully reimbursed for his drug expenses. In 81 plans, the employee pays a small amount ranging from 20 cents to \$1 per prescription; the most common amount, found in 62 (34 per cent) of the 181 plans, is 35¢ per prescription.

In 31 plans, the employee pays an annual deductible similar to that paid for the major medical plans. The most common form of this deductible, in 10 per cent of the 181 plans, is \$10 for a single member and \$20 for a family member.

In 65 plans, the amount of the deductible is not specified.

Type of Plan

Eighty-seven of the plans state that the insurance carrier is the Ontario Blue Cross and a further 20 are covered by the Green Shield Comprehensive Drug Plan. Most of the remainder of the agreements do not name the carrier.

Depending upon the type of plan and the carrier, the employee may be reimbursed for expenses for drugs, serums, injectibles, insulin and diabetic supplies purchased on the prescription of a medical doctor or dentist. Generally, non-injectible vitamins and patent medicines are excluded from coverage.

TABLE 4

PRESCRIPTION DRUG PLANS - EMPLOYER SHARE OF THE PREMIUM

In Ontario Collective Agreements Covering 200 Employees or More,
by Industry, as of April 1975

Industry	Total with Provision		Proportion of Premium Paid by Employer			
			100%		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	181	181,421	146	163,871	35	17,550
Manufacturing	125	123,240	114	114,494	11	8,746
Foods and beverages	9	3,918	8	2,711	1	1,207
Tobacco products	-	-	-	-	-	-
Rubber and plastic products	1	250	1	250	-	-
Leather industries	1	380	1	380	-	-
Textile mill products	5	2,322	4	2,058	1	264
Knitting mills	-	-	-	-	-	-
Clothing industries	3	3,338	1	242	2	3,096
Wood products	4	1,230	2	773	2	457
Furniture and fixtures	2	722	1	275	1	447
Paper and allied products	5	2,244	4	1,321	1	923
Printing and publishing	-	-	-	-	-	-
Primary metal industries	14	14,899	14	14,899	-	-
Metal fabricating	19	6,196	18	5,807	1	389
Machinery, except electrical	8	4,700	8	4,700	-	-
Transportation equipment	35	72,523	34	71,523	1	1,000
Electrical products	12	7,181	12	7,181	-	-
Non-metallic mineral products	2	1,340	2	1,340	-	-
Petroleum and coal products	-	-	-	-	-	-
Chemical and chemical products ...	1	200	1	200	-	-
Miscellaneous manufacturing	4	1,797	3	834	1	963
Non-Manufacturing	56	58,181	32	49,377	24	8,804
Forestry	10	4,390	-	-	10	4,390
Mining and quarrying	11	21,428	8	20,393	3	1,035
Transportation	2	586	-	-	2	586
Storage	-	-	-	-	-	-
Communications	-	-	-	-	-	-
Electric, gas and water utilities.	2	476	2	476	-	-
Wholesale trade	3	1,012	3	1,012	-	-
Retail trade	10	24,057	10	24,057	-	-
Finance, insurance and real estate	-	-	-	-	-	-
Education and related services....	3	942	1	224	2	718
Health and welfare services	8	2,302	2	640	6	1,662
Recreational services	-	-	-	-	-	-
Business services	-	-	-	-	-	-
Personal services	1	337	1	337	-	-
Miscellaneous servi es	-	-	-	-	-	-
Federal administration	-	-	-	-	-	-
Provincial administration	-	-	-	-	-	-
Local administration	6	2,651	5	2,238	1	413

TABLE 5

PRESCRIPTION DRUG PLANS - DEDUCTIBLE PAID BY EMPLOYEE

In Ontario Collective Agreements, Covering 200 or More Employees, by Industry, as of April 1975

Industry	Total with Provision		Amount of Deductible Paid by Employee						
			35¢ Per Prescription		Dollar Amount Per Year		Other		
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Empls
All Industries	181	181,421	62	91,418	31	28,504	88	61,499	
Manufacturing	125	123,240	51	69,955	26	16,384	48	36,901	
Foods and beverages	9	3,918	2	1,544	1	201	6	2,173	
Tobacco products	-	-	-	-	-	-	-	-	
Rubber and plastic products	1	250	1	250	-	-	-	-	
Leather industries	1	380	1	380	-	-	-	-	
Textile mill products	5	2,322	4	2,005	1	317	-	-	
Knitting mills	-	-	-	-	-	-	-	-	
Clothing industries	3	3,338	-	-	-	-	3	3,338	
Wood products	4	1,230	2	522	1	460	1	248	
Furniture and fixtures	2	722	1	275	-	-	1	447	
Paper and allied products	5	2,244	-	-	2	628	3	1,616	
Printing and publishing	-	-	-	-	-	-	-	-	
Primary metal industries	14	14,899	10	6,417	4	8,482	-	-	
Metal fabricating	19	6,196	3	983	8	2,455	8	2,758	
Machinery, except electrical	8	4,700	1	405	2	814	5	3,481	
Transportation equipment	35	72,523	16	50,753	3	909	16	20,861	
Electrical products	12	7,181	9	6,221	1	265	2	695	
Non-metallic mineral products	2	1,340	-	-	1	590	1	750	
Petroleum and coal products	-	-	-	-	-	-	-	-	
Chemical and chemical products	1	200	1	200	-	-	-	-	
Miscellaneous manufacturing	4	1,797	-	-	2	1,263	2	534	

TABLE 5 (Cont'd)

PRESCRIPTION DRUG PLANS - DEDUCTIBLE PAID BY EMPLOYEE

In Ontario Collective Agreements, Covering 200 or More Employees, by Industry, as of April 1975

Industry	Total with Provision		Amount of Deductible Paid by Employee					
			35¢ Per Prescription		Dollar Amount Per Year		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	181	181,421	62	91,418	31	28,504	88	61,499
Non-Manufacturing	56	58,181	11	21,463	5	12,120	40	24,598
Forestry	10	4,390	-	-	-	-	10	4,390
Mining and quarrying	11	21,428	4	18,808	1	474	6	2,146
Transportation	2	586	-	-	-	-	2	586
Storage	-	-	-	-	-	-	-	-
Communications	-	-	-	-	-	-	-	-
Electric, gas and water utilities.	2	476	-	-	-	-	2	476
Wholesale trade	3	1,012	-	-	-	-	3	1,012
Retail trade	10	24,057	-	-	2	11,058	8	12,999
Finance, insurance and real estate	-	-	-	-	-	-	-	-
Education and related services ...	3	942	1	418	-	-	2	524
Health and welfare services	8	2,302	4	1,129	1	251	3	922
Recreational services	-	-	-	-	-	-	-	-
Business services	-	-	-	-	-	-	-	-
Personal services	1	337	-	-	1	337	-	-
Miscellaneous services	-	-	-	-	-	-	-	-
Federal administration	-	-	-	-	-	-	-	-
Provincial administration	-	-	-	-	-	-	-	-
Local administration	6	2,651	2	1,108	-	-	4	1,543

DENTAL PLANS

Major medical plans generally cover expenses for oral surgery or dental work performed in hospital to repair teeth damaged in an accident, but they do not cover the cost of general dental care.

In 141 (16 per cent) of the 869 agreements on file, there are provisions for dental plans that reimburse employees for dental expenses incurred outside the hospital, such as examinations, periodontics and prosthetics. While only 16 per cent of the 869 agreements have such a plan, the number of new dental plans being negotiated is increasing rapidly.* Of the 141 plans, 1 becomes effective in 1976, 45 in 1975, 34 were introduced in 1974, 18 in 1973 and the remaining 43 (30 per cent) prior to that year. Dental plans of the nature described in this report may, therefore, be considered a relatively new form of employee benefit.

Employer Share of the Premium (Table 6)

In 90 (64 per cent) of the 141 agreements with a dental plan, the employer pays 100 per cent of the premiums. In those plans where the premium is paid jointly by the employer and the employee, the former's share ranges from 50 per cent to 85 per cent of the premium.

In 15 plans, covering 25,572 employees, a portion of potential cost-of-living increases is withheld from the employees to pay for part or all of the cost of the dental plan. This occurs in metal fabricating, machinery, transportation equipment, electrical products and non-metallic mineral products industries.

In 10 of the 18 wholesale and retail trade agreements, the employer contributes to the plan on a cents-per-hour basis.

*Of 98 settlements covering 200 or more employees, in non-construction industries, reached in the first quarter of 1975 17 (17 per cent) introduced a dental plan for the first time.

Type of Dental Plan

Of the 141 plans, 55 (39 per cent) specifically state that their employees will be covered by the basic dental care Plan 7 provided by the Ontario Blue Cross. This plan reimburses the employee for the costs of examinations, fillings, extractions, anaesthesia services, preventive services and diagnostic services, up to the fee levels set out in the Ontario Dental Association Schedule of Fees for Dental Services provided by General Practitioners, less any deductible or co-insurance features that may be included in the individual contracts with the employers. Eleven of the dental plans feature a deductible of \$25 per annum or of \$25 for a single member and \$50 or \$75 for a family member.

In 15 plans there is a co-insurance feature which ranges from 50 per cent to 80 per cent of the covered costs. In a further 30 plans the amount of co-insurance depends upon the service offered. For example, in the 9 forestry agreements, the basic Blue Cross Dental Plan 7 has been augmented by Rider 1 covering 100 per cent of periodontal, endodontic and surgical services, and Rider 2 which reimburses the employee for 50 per cent of the costs of prosthetic services.

The number of agreements providing the Blue Cross Dental Plan 7 is probably understated because many do not identify the insurer, do not specify which of the several plans offered by Blue Cross has been selected, or merely say that a basic dental care plan has been introduced. Similarly, the number of deductible and co-insurance features is probably also understated.

TABLE 6

DENTAL PLANS - EMPLOYER SHARE OF THE PREMIUM

In Ontario Collective Agreements, Covering 200 or More
Employees, by Industry, as of April 1975

Industry	Total with Provision		Proportion of Premium Paid by Employer			
			100%		Other	
	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries	141	144,374	90	84,133	51	60,241
Manufacturing	82	78,940	54	46,912	28	32,028
Foods and beverages	12	4,251	9	3,651	3	600
Tobacco products	1	491	-	-	1	491
Rubber and plastic products	1	410	1	410	-	-
Leather industries	-	-	-	-	-	-
Textile mill products	1	595	1	595	-	-
Knitting mills	-	-	-	-	-	-
Clothing industries	1	2,896	-	-	1	2,896
Wood products	-	-	-	-	-	-
Furniture and fixtures	2	722	1	275	1	447
Paper and allied products	3	1,045	-	-	3	1,045
Printing and publishing	3	749	-	-	3	749
Primary metal industries	9	12,367	9	12,367	-	-
Metal fabricating	10	3,705	8	3,145	2	560
Machinery, except electrical	6	3,692	4	1,736	2	1,956
Transportation equipment	19	38,167	12	18,314	7	19,853
Electrical products	9	7,646	6	5,193	3	2,453
Non-metallic mineral products	2	1,421	1	671	1	750
Petroleum and coal products	-	-	-	-	-	-
Chemical and chemical products ..	1	355	1	355	-	-
Miscellaneous manufacturing	2	428	1	200	1	228
Non-Manufacturing	59	65,434	36	37,221	23	28,213
Forestry	9	4,079	9	4,079	-	-
Mining and quarrying	7	20,487	6	20,256	1	231
Transportation	6	5,666	1	800	5	4,866
Storage	-	-	-	-	-	-
Communications	-	-	-	-	-	-
Electric, gas and water utilities	5	1,733	4	1,433	1	300
Wholesale trade	2	600	1	300	1	300
Retail trade	16	28,377	7	7,987	9	20,390
Finance, insurance and real estate	-	-	-	-	-	-
Education and related services	2	563	1	283	1	280
Health and welfare services	-	-	-	-	-	-
Recreational services	-	-	-	-	-	-
Business services	-	-	-	-	-	-
Personal services	-	-	-	-	-	-
Miscellaneous services	-	-	-	-	-	-
Federal administration	-	-	-	-	-	-
Provincial administration	-	-	-	-	-	-
Local administration	12	3,929	7	2,083	5	1,846

